

ILLUSTRATION 100A OF A
TYPICAL SCENARIO IN WHICH
A CONSUMER-TO-CONSUMER
PAYMENT PROCESS WOULD BE
BENEFICIAL

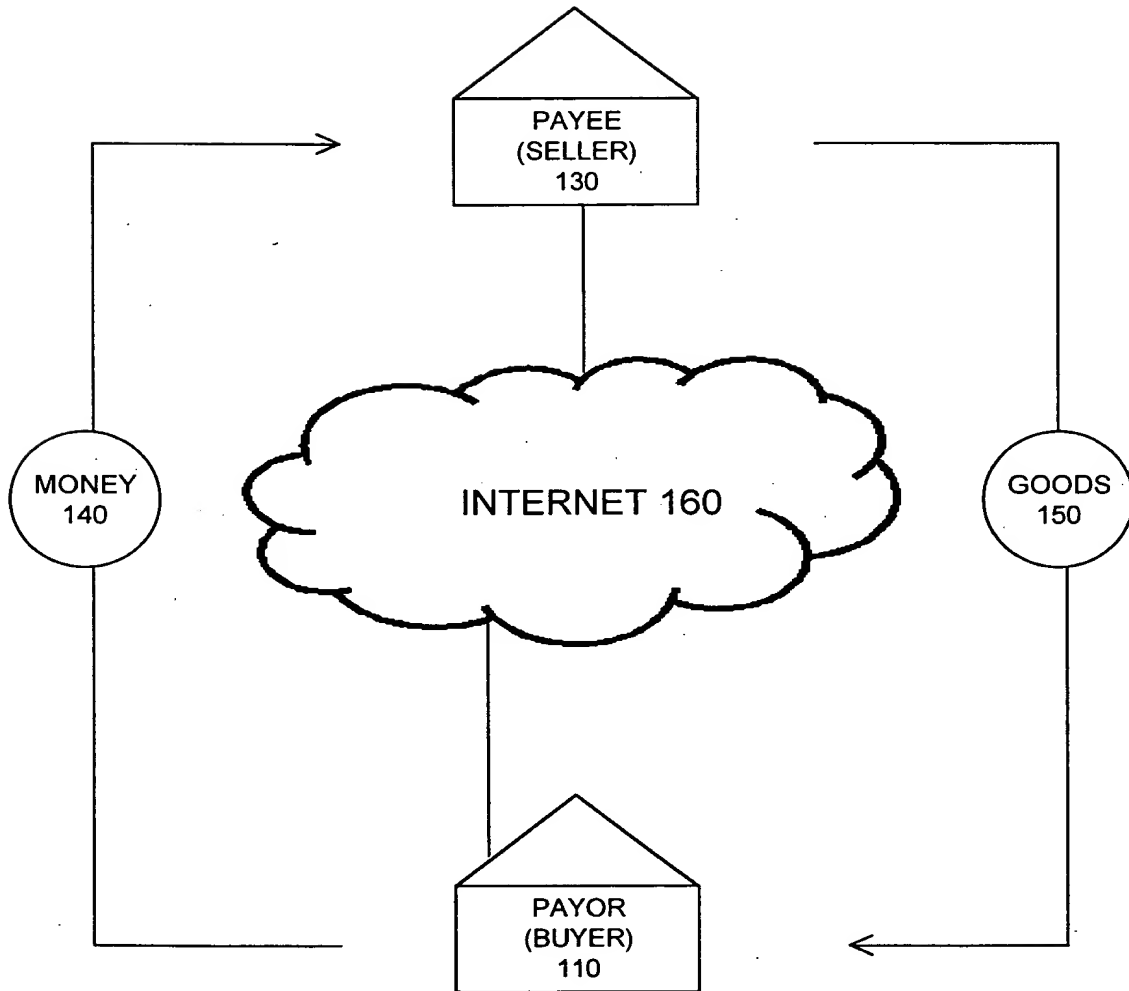


FIG. 1A

ILLUSTRATION 100B OF THE
TRANSFER OF MONEY IN A
CONSUMER-TO-CONSUMER
PAYMENT PROCESS

**INSTRUMENTS AVAILABLE TO
COMPLETE THE TRANSFER**

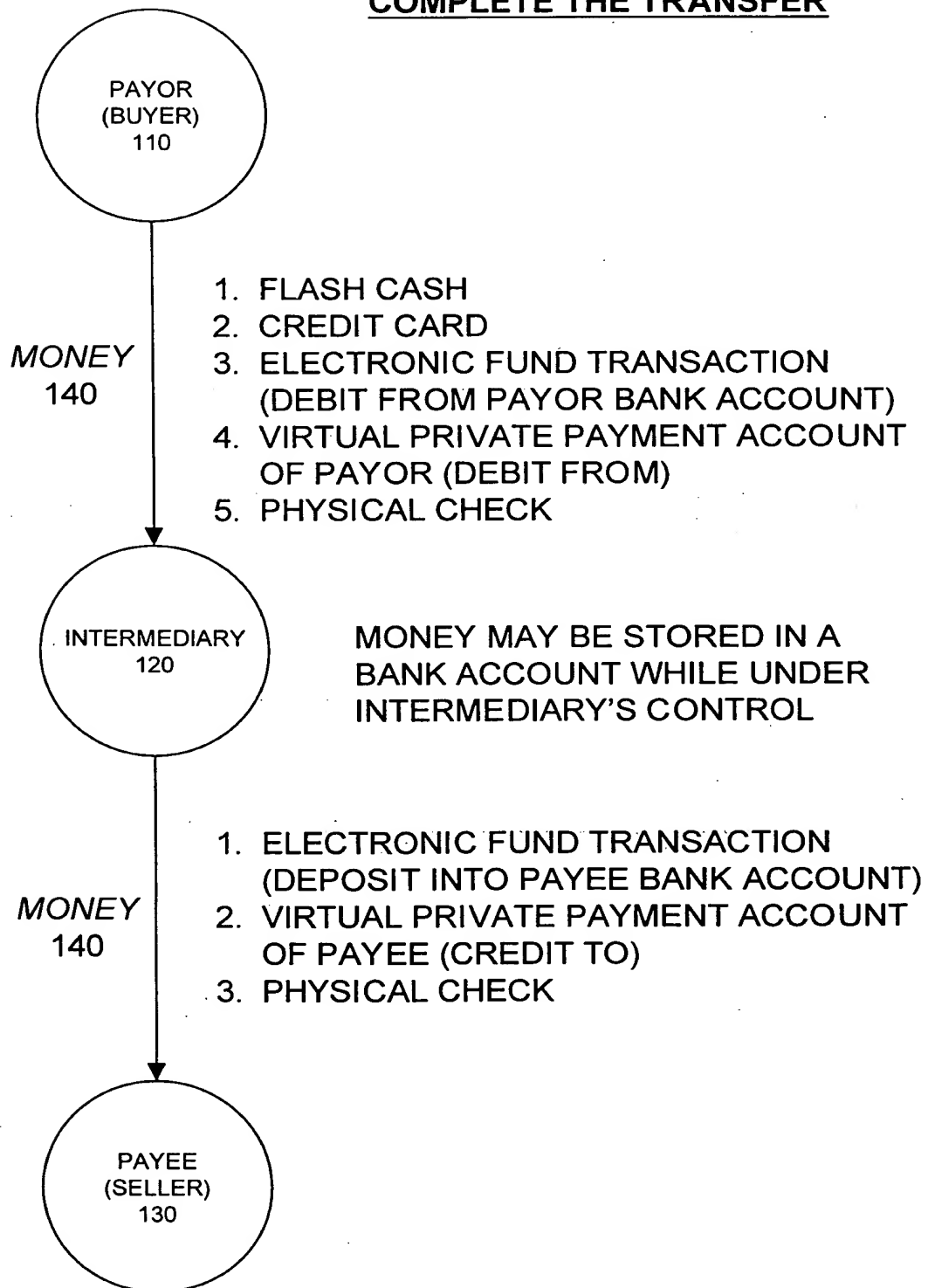


FIG. 1B

COMPUTER NETWORK
ARCHITECTURE 200
FOR ENABLING
CONSUMER TO CONSUMER
PAYMENTS

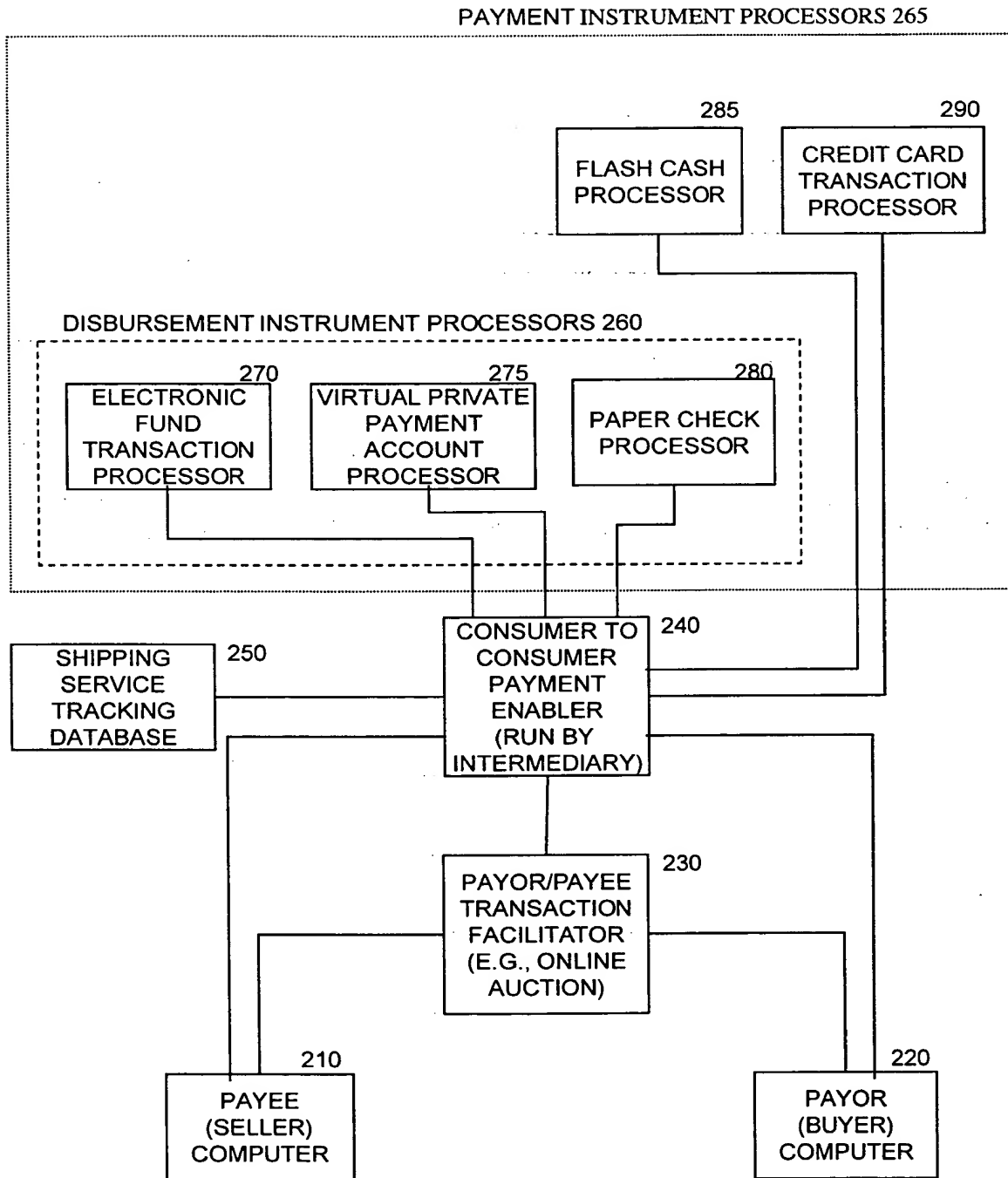


FIG. 2

CONSUMER TO CONSUMER
PAYMENT PROCESS 300

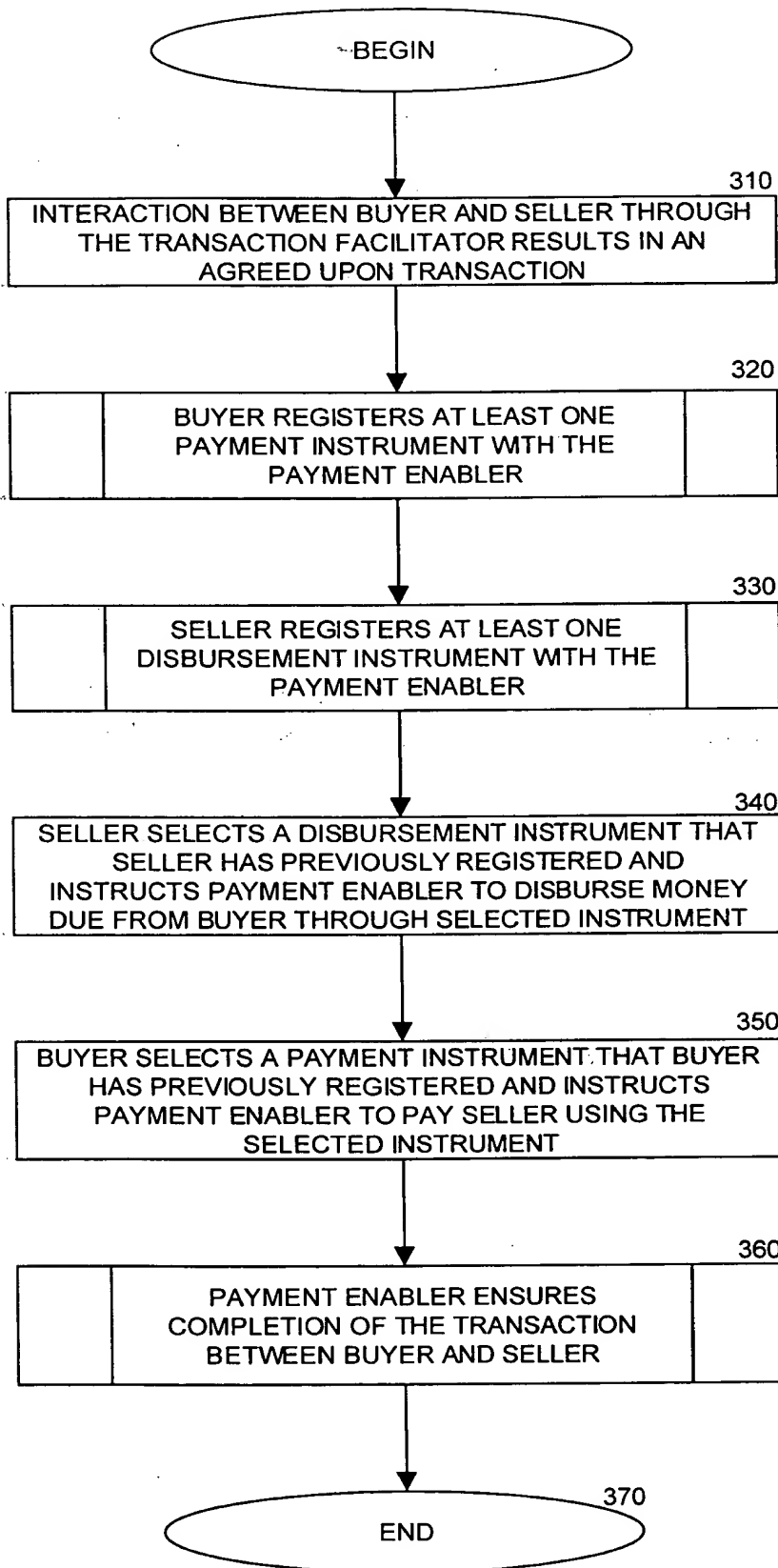


FIG. 3

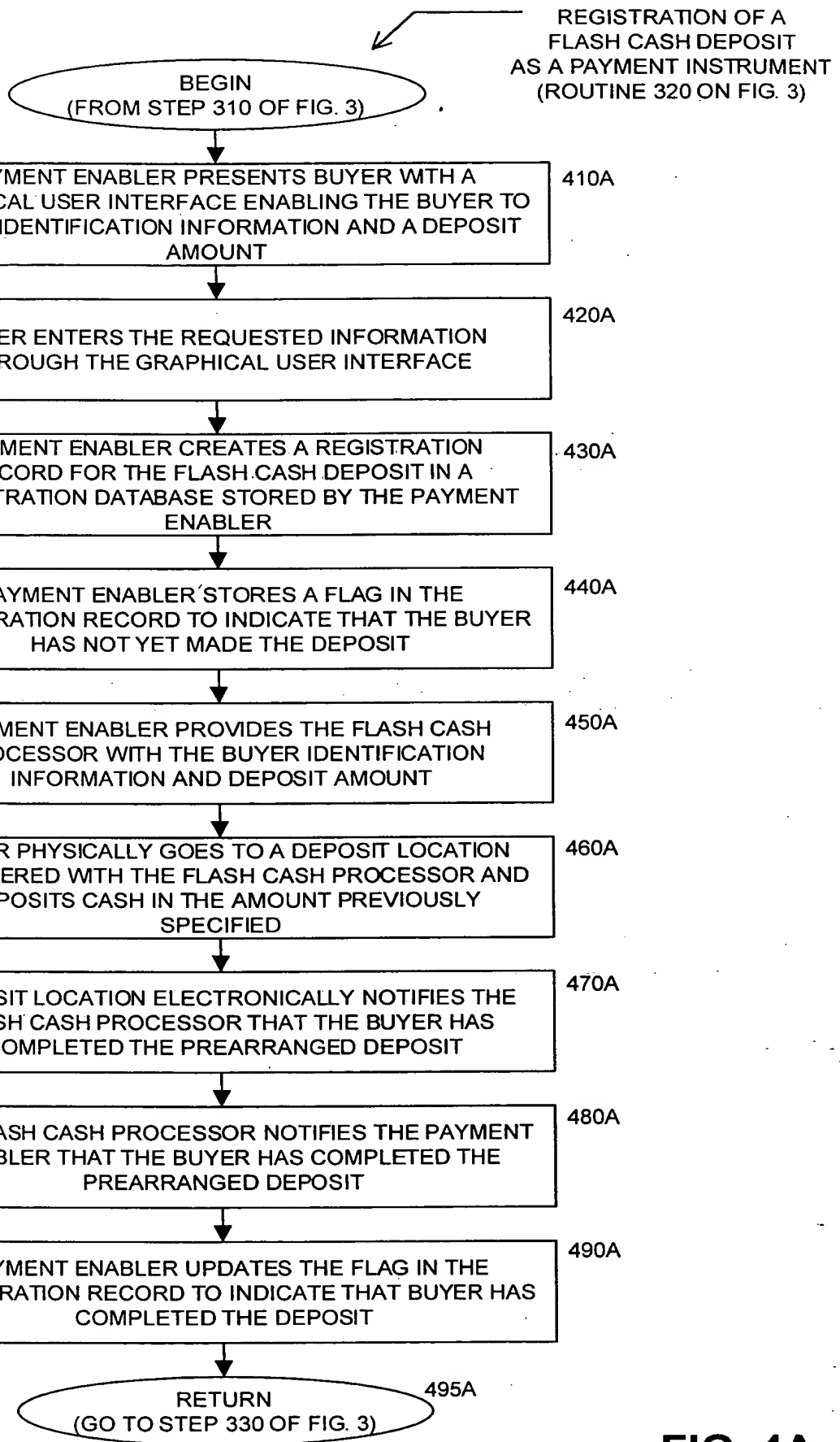


FIG. 4A

644696 43099

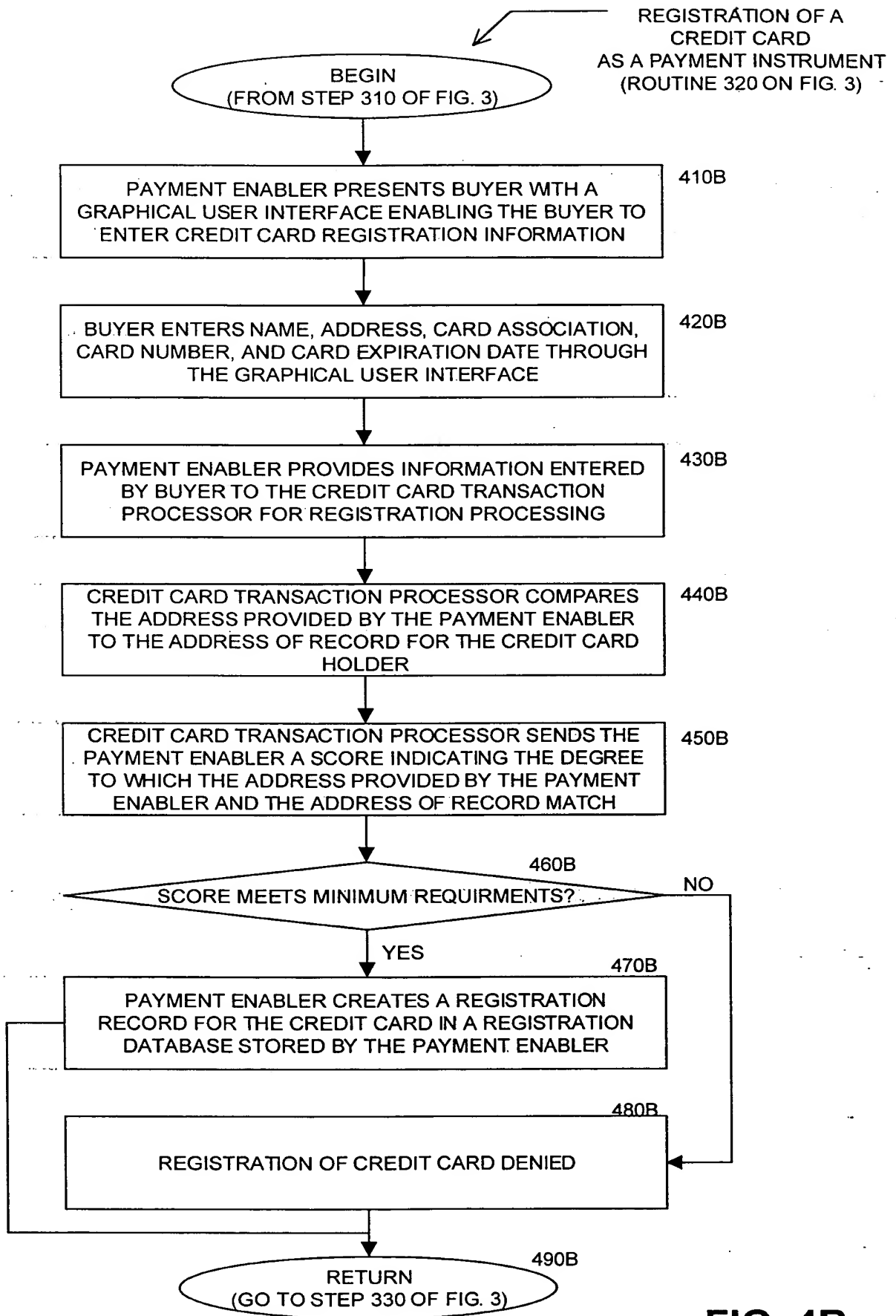


FIG. 4B

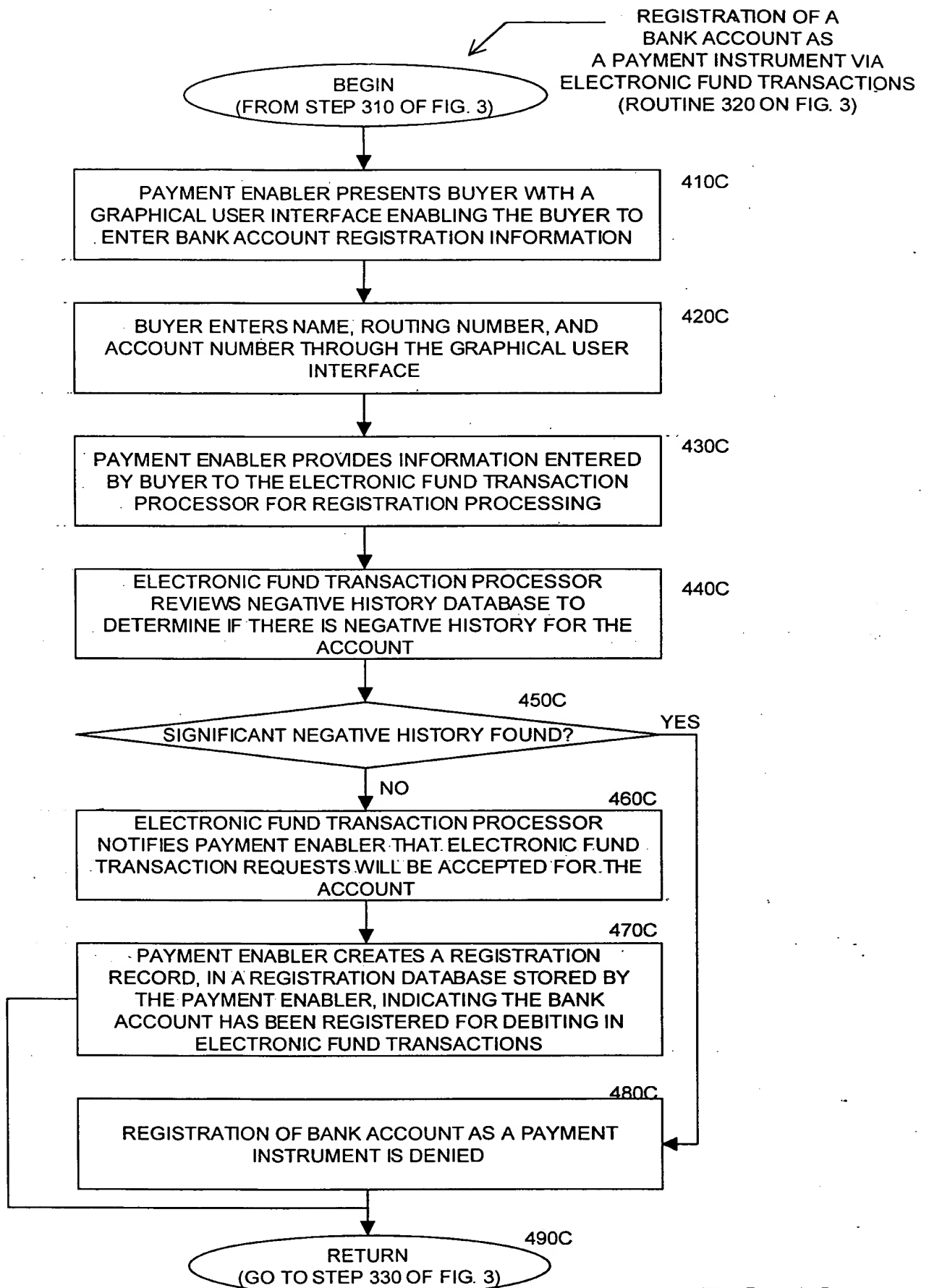
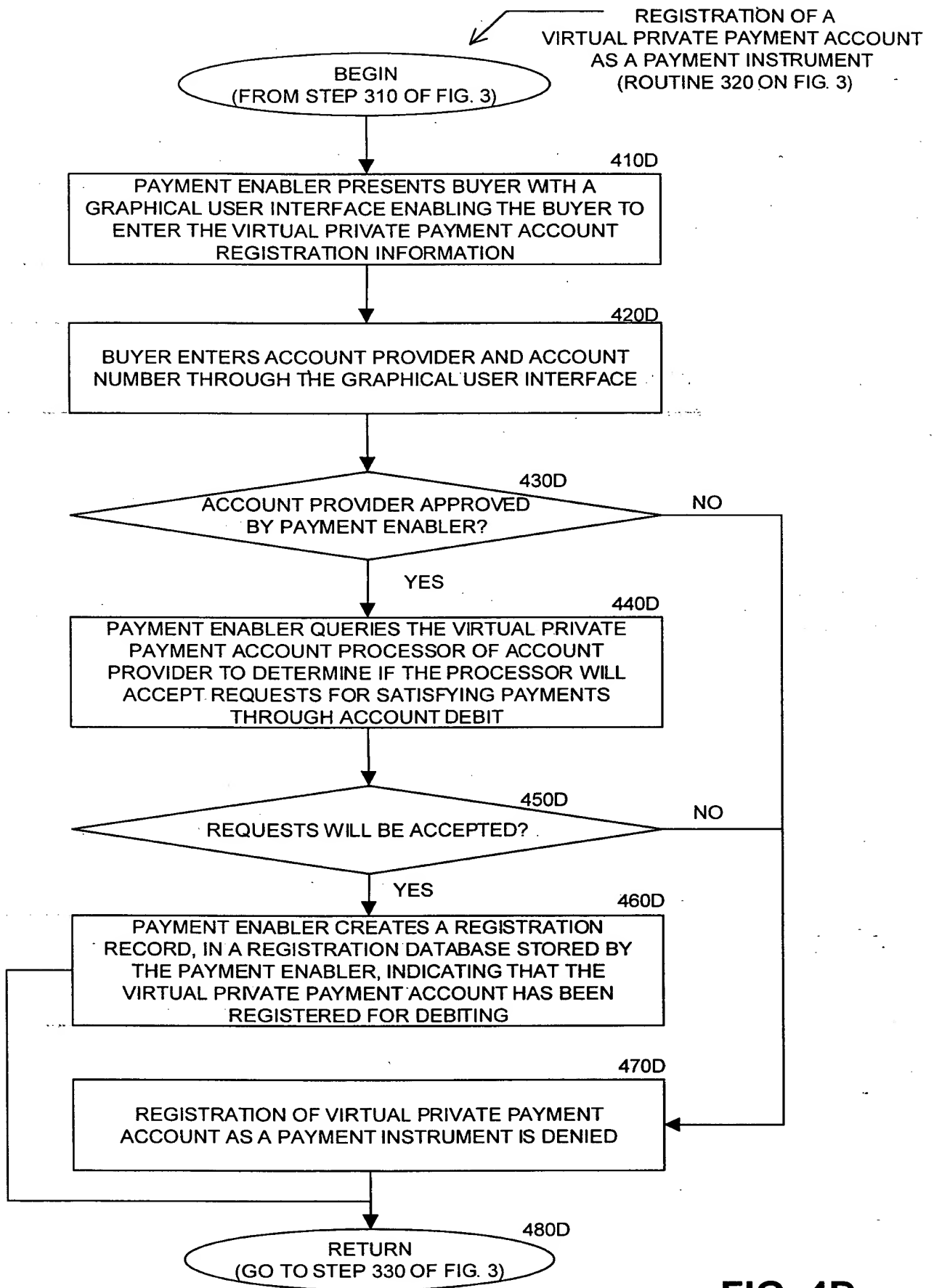


FIG. 4C



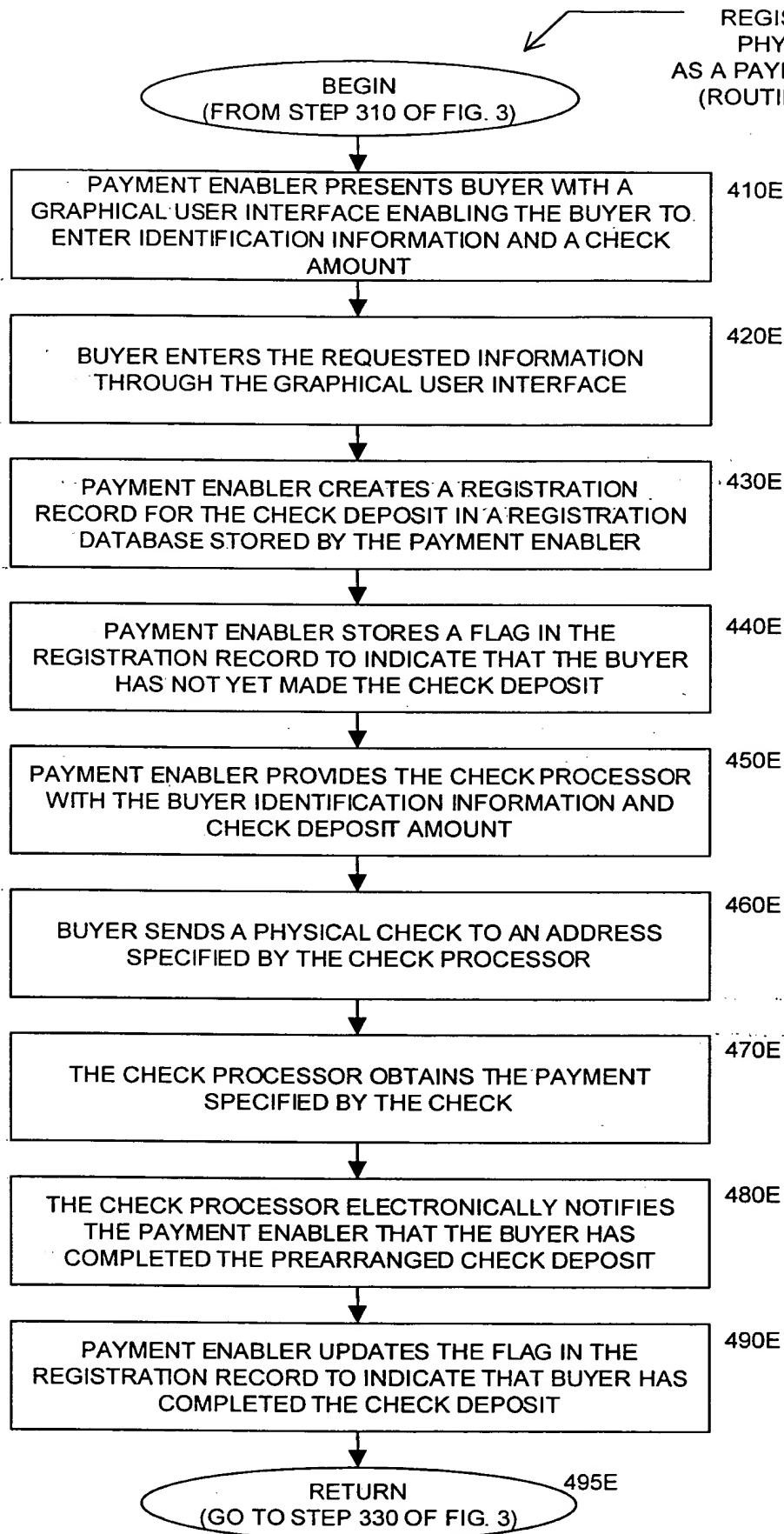


FIG. 4E

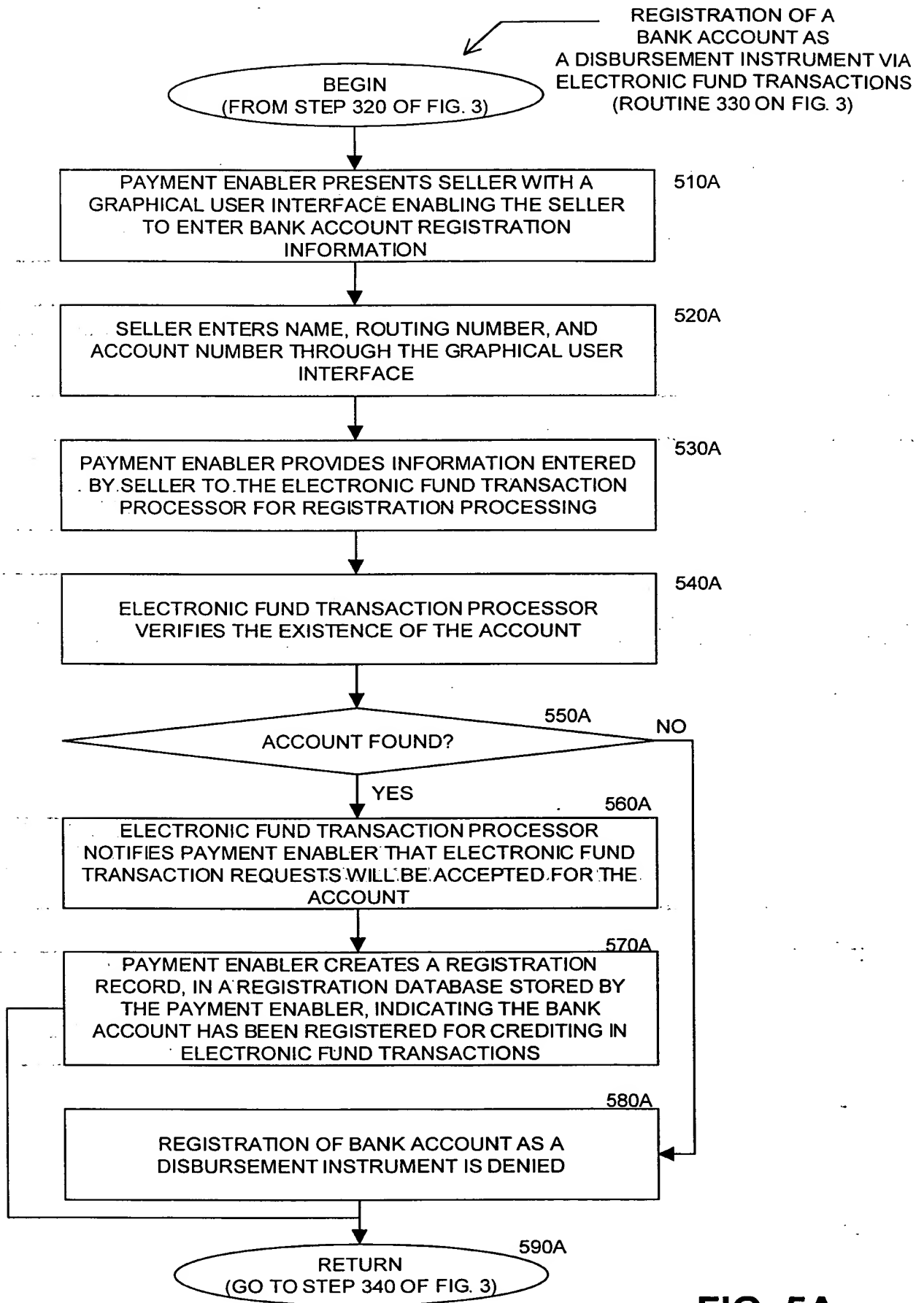


FIG. 5A

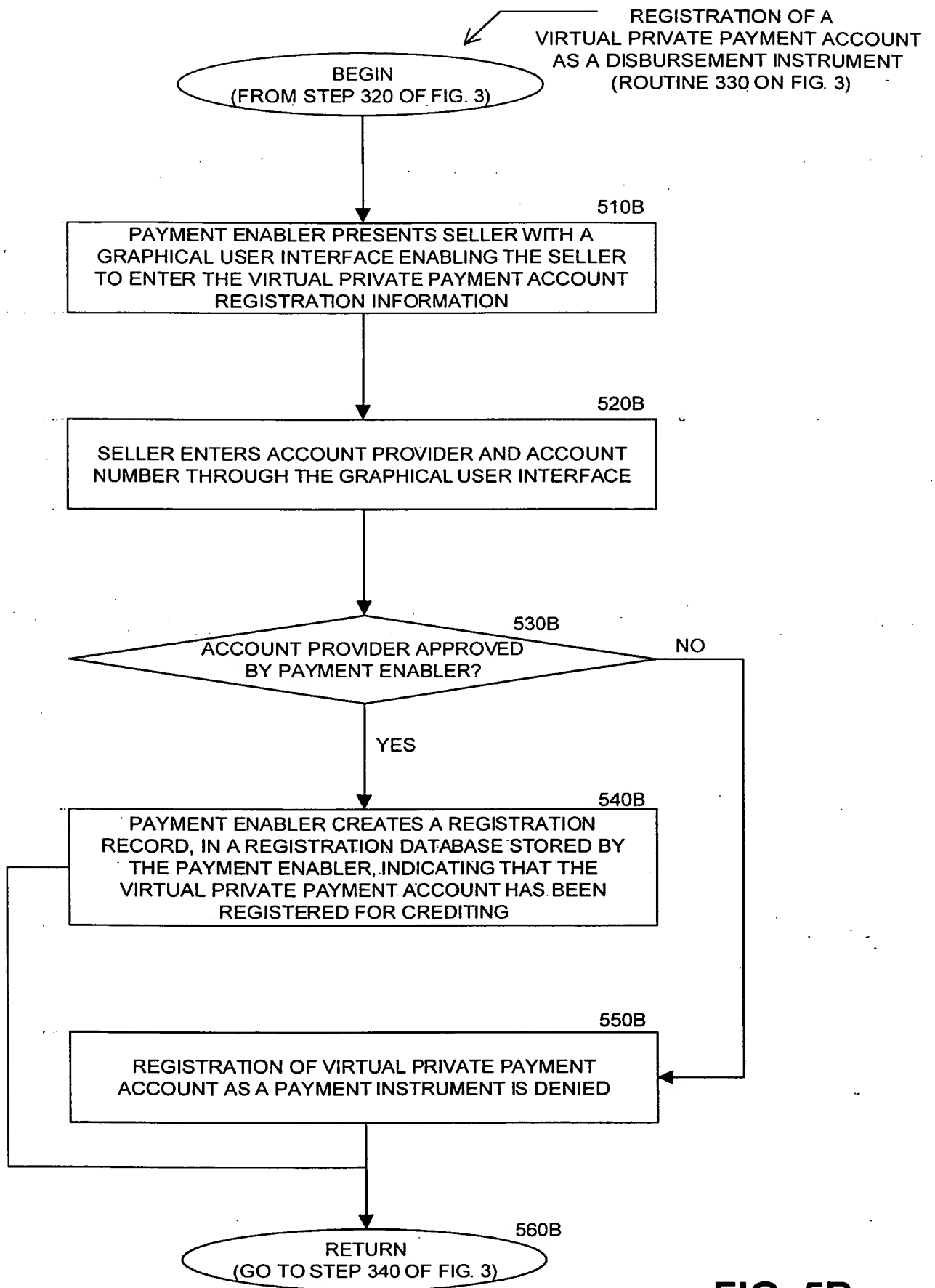


FIG. 5B

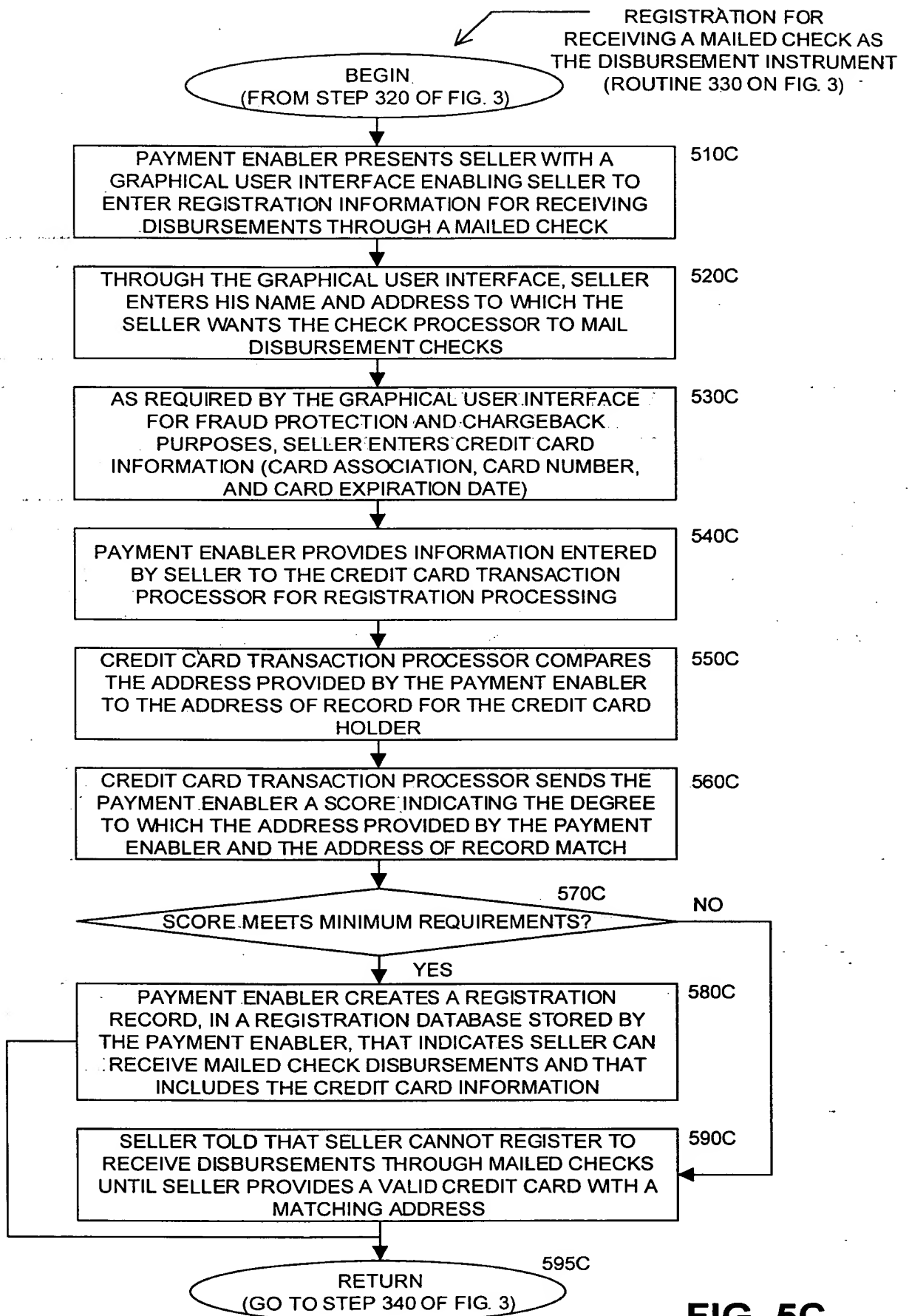


FIG. 5C

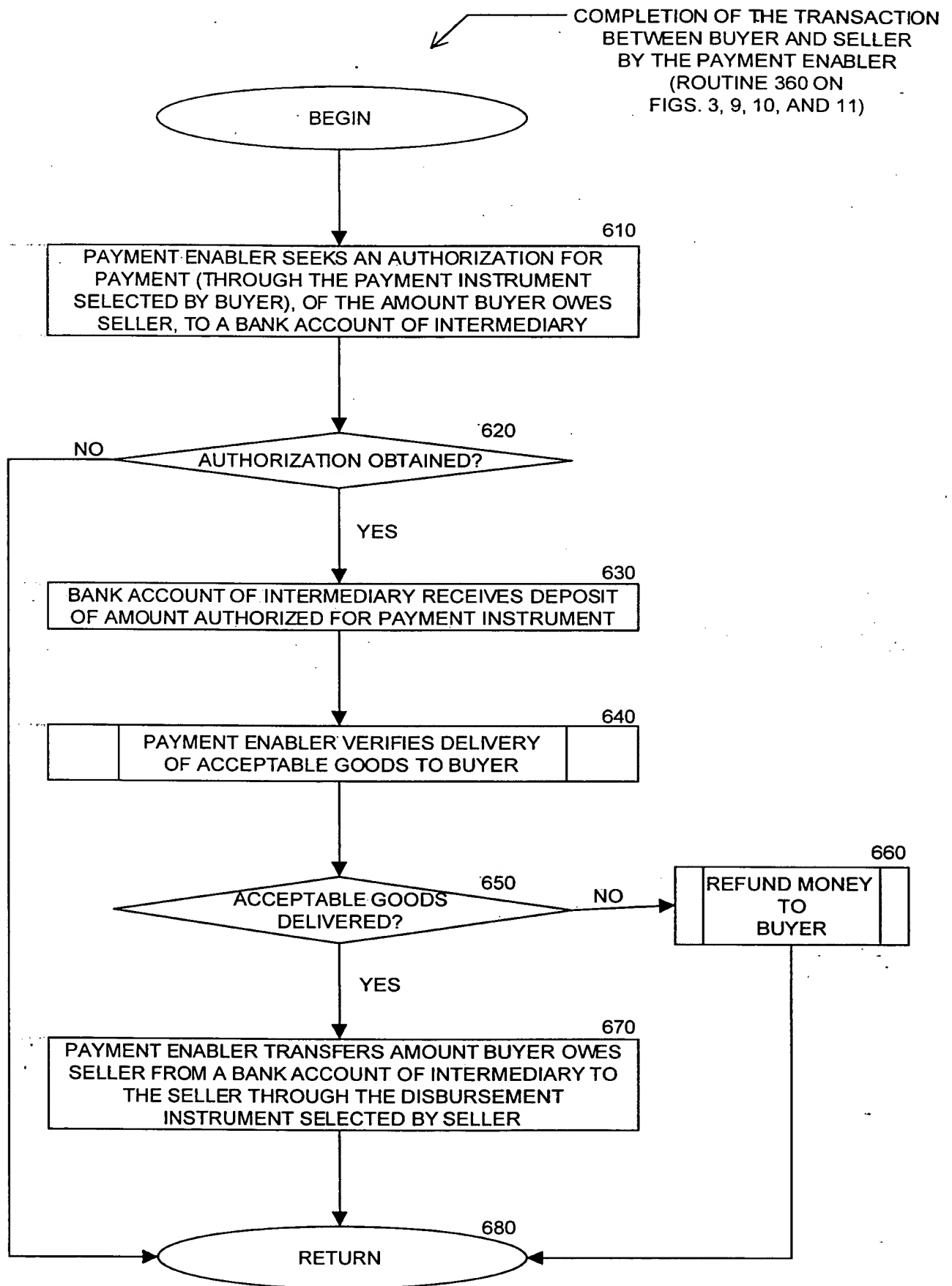


FIG. 6

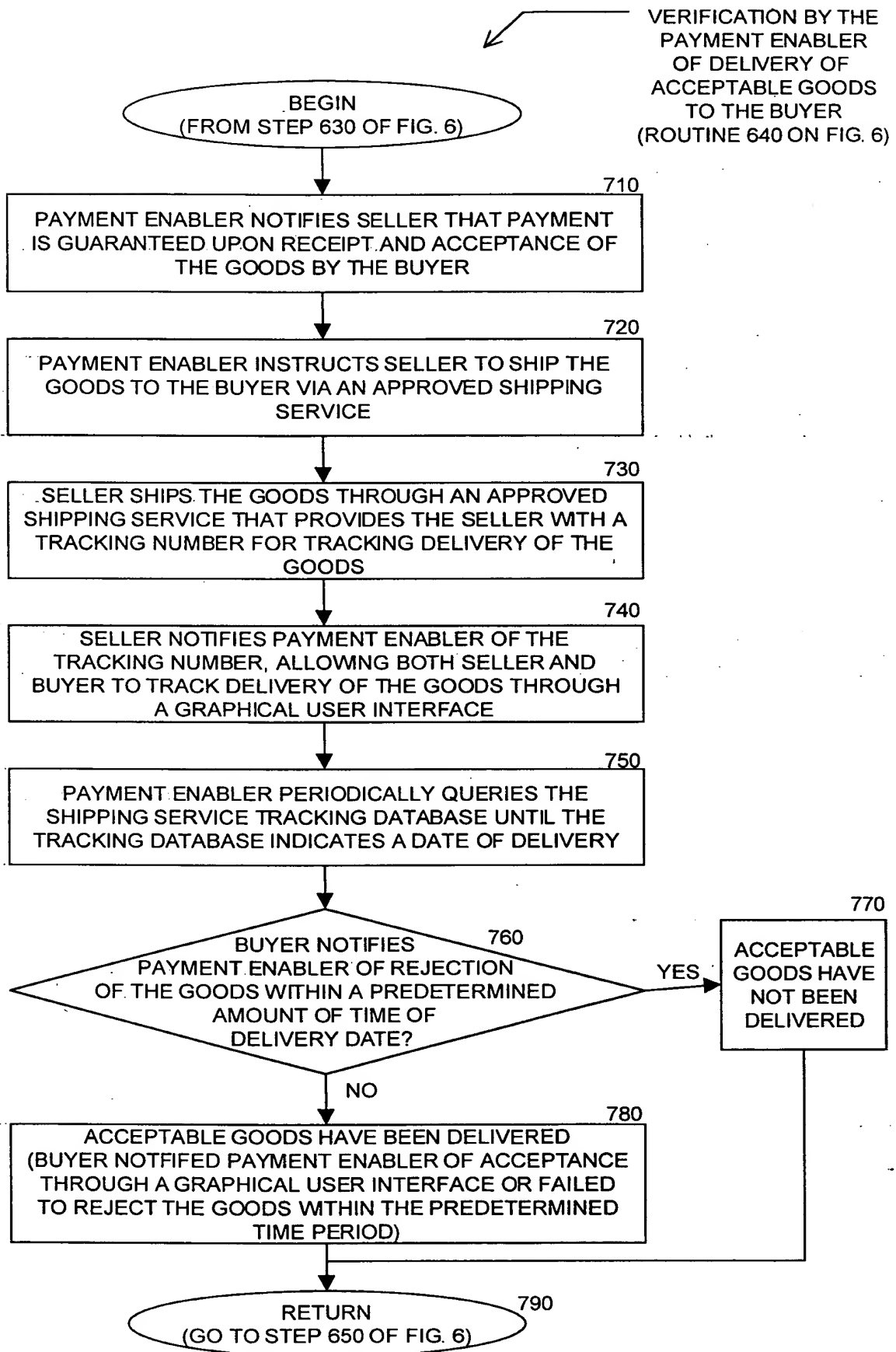


FIG. 7

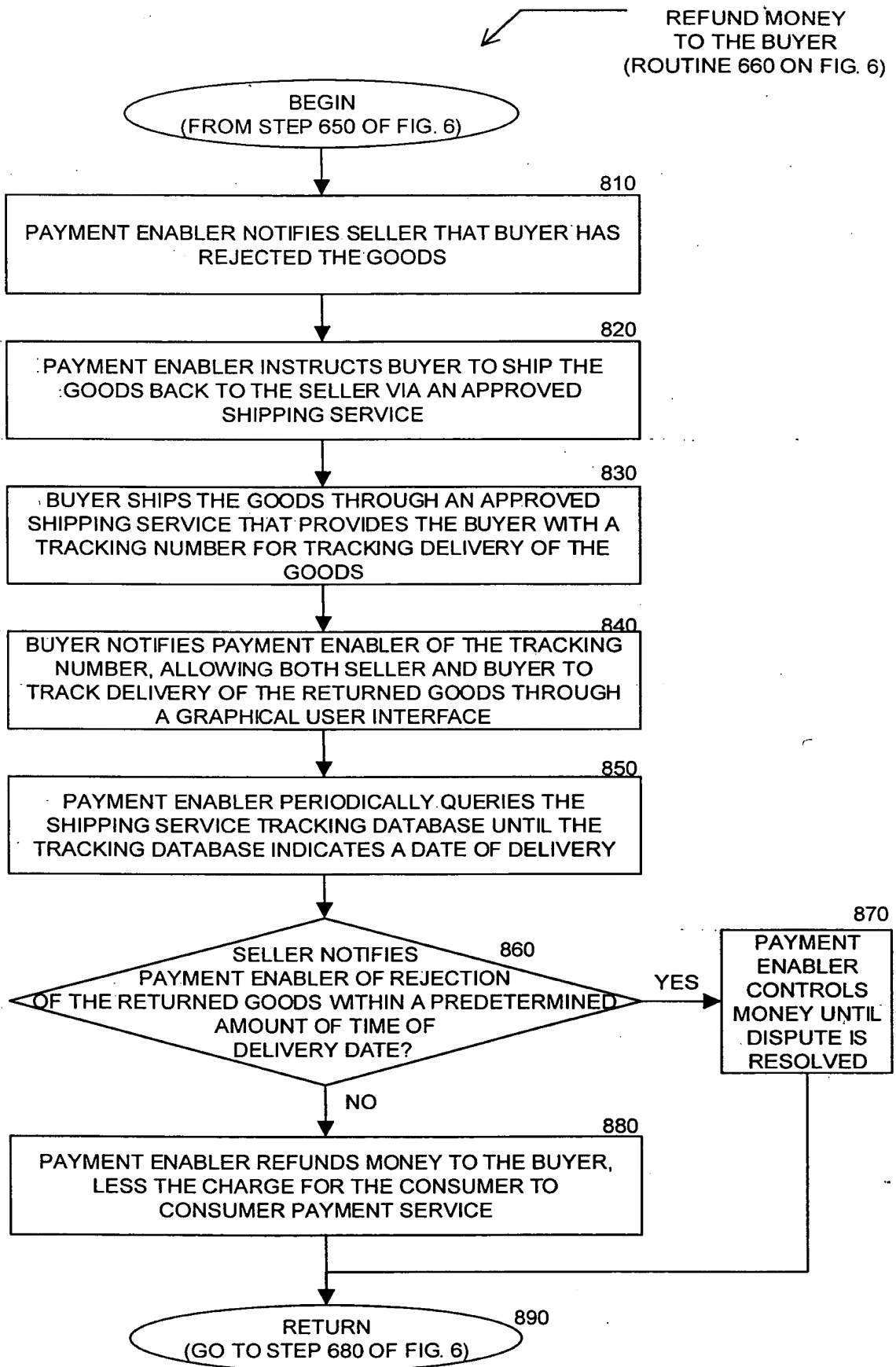


FIG. 8

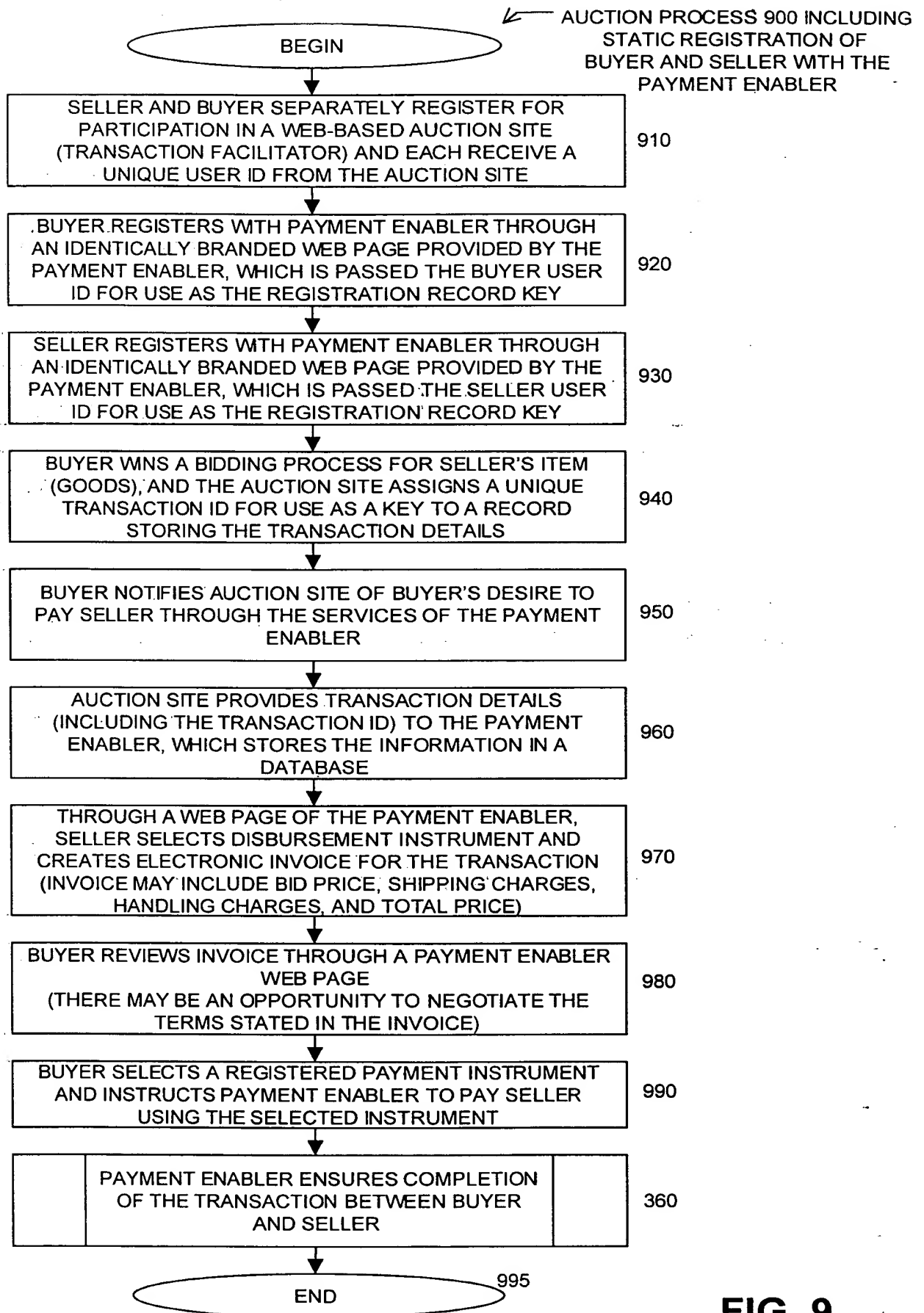


FIG. 9

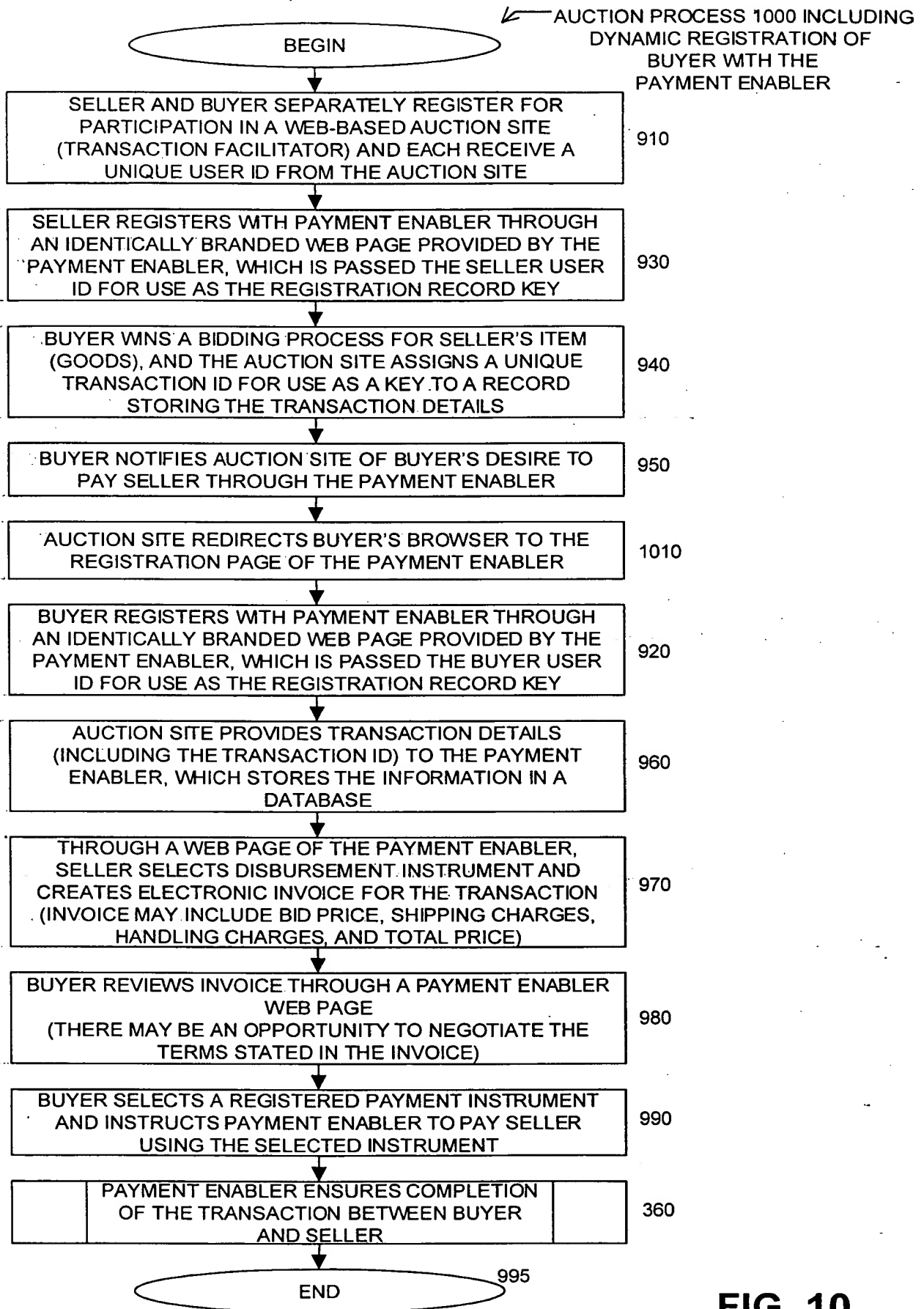


FIG. 10

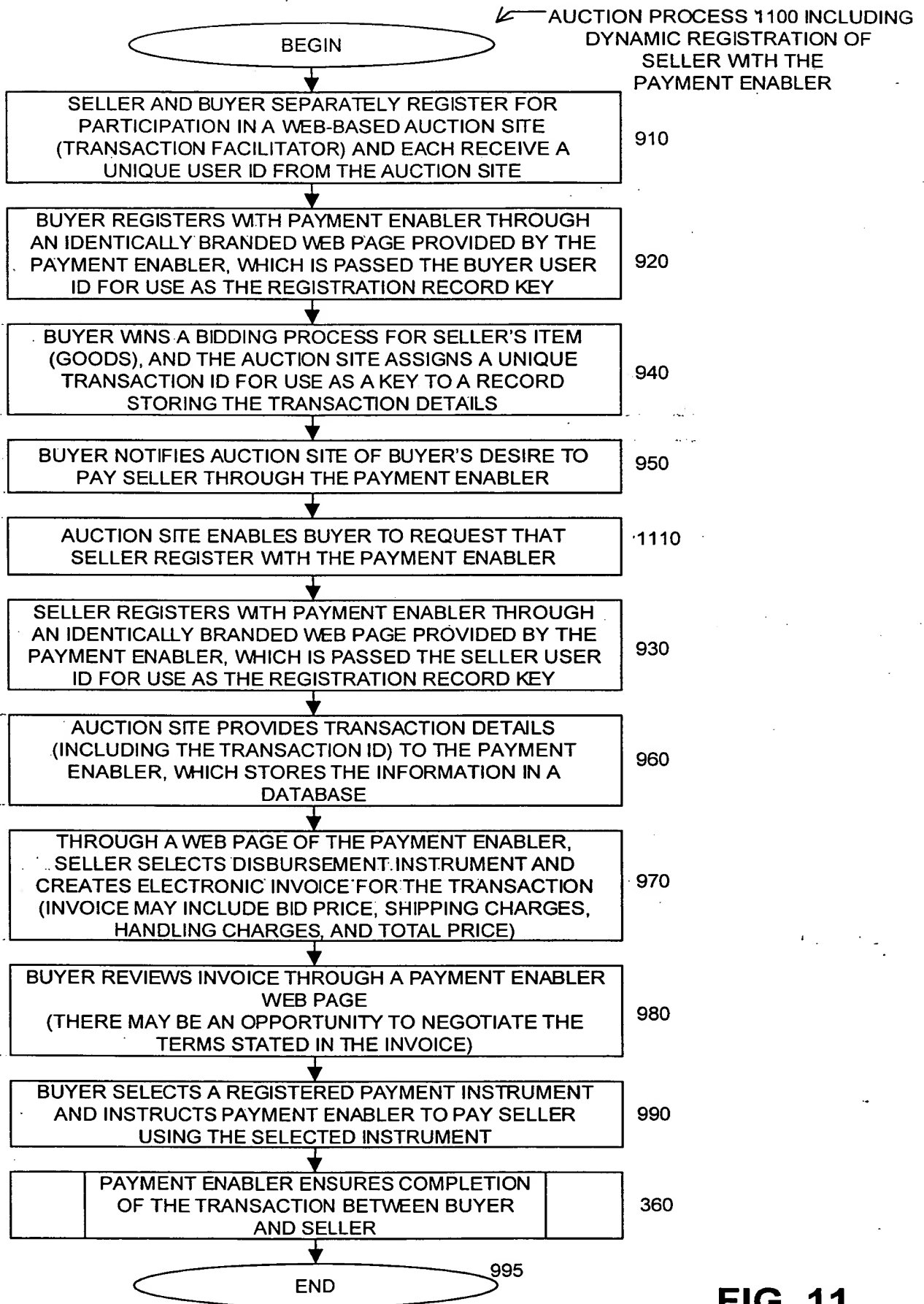


FIG. 11

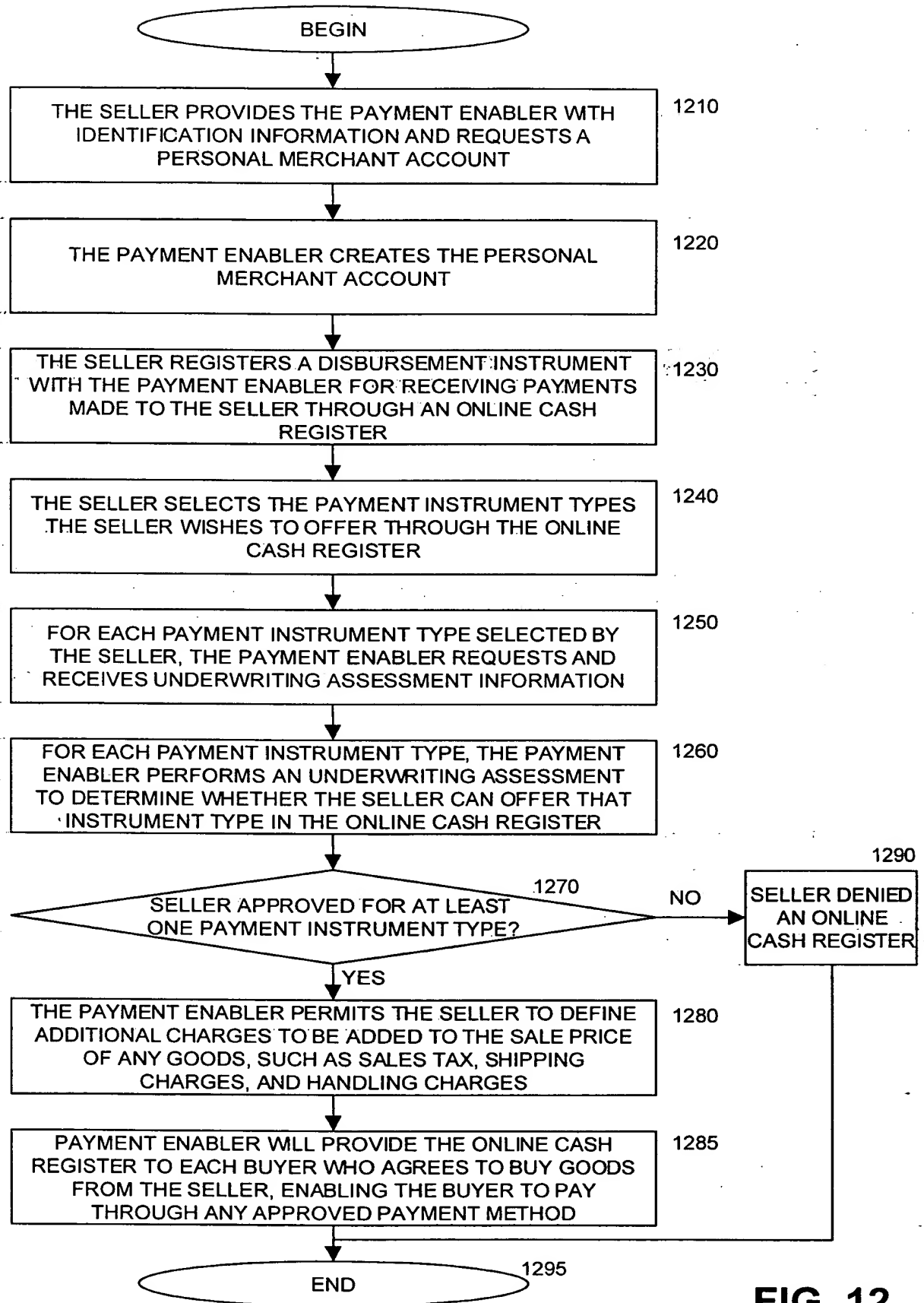


FIG. 12

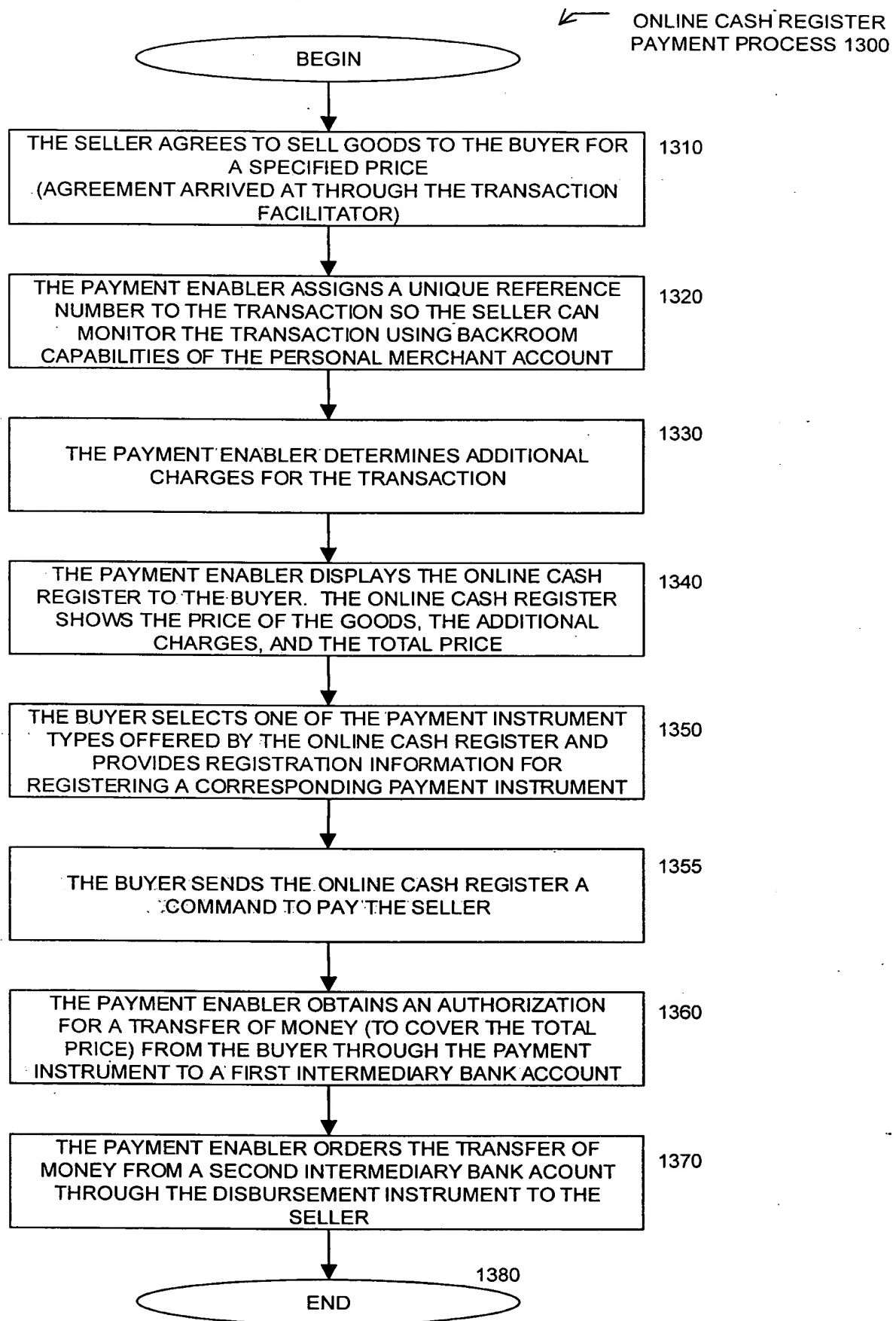


FIG. 13